

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:
LOW, LESLIE C
LOW, LINDA L

Debtor(s)

CHAPTER 7 CASE

CASE NO. 07-10645 SHJ

JUDGE John H. Squires

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S. BANKRUPTCY COURT
219 South Dearborn, Courtroom 680
Chicago, Illinois 60604

on: September 22, 2008
at: 10:00 a.m.

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The Trustee's Final Report shows total:
- | | |
|--|---------------------|
| a. Receipts | \$ <u>81,381.57</u> |
| b. Disbursements | \$ <u>65,576.70</u> |
| c. Net Cash Available for Distribution | \$ <u>15,804.87</u> |
4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses Now Requested</u>
Popowicz Katten, Ltd. (Trustee's Accountant Fees)	0.00	\$945.00	

GLENN R. HEYMAN (Trustee Fees)	0.00	\$5,819.08	
Crane, Heyman, Simon, Welch & Clar (Trustee's Firm Legal Fees)	0.00	\$10,380.00	
Crane, Heyman, Simon, Welch & Clar (Trustee's Firm Legal Expenses)	0.00		\$469.81

5. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$9,666.24 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
6	Illinois Department of Revenue	1,885.97	0.00
16	Internal Revenue Service	7,780.27	0.00

6. Claims of general unsecured creditors totaling \$180,198.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 0.00%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
3	Credit Line Recovery, PO Box 1166, Northbrook, IL	\$ 10,640.53	\$ 0.00
4	Discover Bank/DFS Services LLC	\$ 11,701.31	\$ 0.00
6	Illinois Department of Revenue	\$ 211.00	\$ 0.00
7	CHASE BANK USA	\$ 22,395.18	\$ 0.00
8	CHASE BANK USA	\$ 20,507.17	\$ 0.00
9	CHASE BANK USA	\$ 3,027.19	\$ 0.00
10	CHASE BANK USA	\$ 7,024.30	\$ 0.00
11	CHASE BANK USA	\$ 9,669.97	\$ 0.00
12	Alliant Credit Union	\$ 4,695.56	\$ 0.00
13	Alliant Credit Union	\$ 4,018.72	\$ 0.00
14	Alliant Credit Union	\$ 4,695.56	\$ 0.00
15	LVNV Funding LLC its successors and assigns as	\$ 16,433.82	\$ 0.00
16	Internal Revenue Service	\$ 2,288.73	\$ 0.00
17	LVNV Funding LLC its successors and assigns as	\$ 24,688.70	\$ 0.00
18	LVNV Funding LLC its successors and assigns as	\$ 22,962.21	\$ 0.00
19	Portfolio Recovery Associates, LLC. c/o Mbna Ameri	\$ 15,238.60	\$ 0.00

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: 916 6th St property, checking accounts, household goods and furnishings, unpaid rents - Bonnie Sparks, 1990 Olds Calais automobile and animals.

Dated: August 22, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner

Clerk of the United States Bankruptcy Court

219 S. Dearborn Street; 7th Floor

Chicago, IL 60604

Trustee: GLENN R. HEYMAN

Address: 135 S. LaSalle Street, #3705

Chicago, IL 60603

Phone No.: (312) 641-6777

SERVICE LIST

LESLIE C. LOW & LINDA L. LOW
07 B 10645

Glenn R. Heyman
Crane, Heyman, Simon, Welch & Clar
135 South LaSalle Street, Suite 3705
Chicago, IL 60603

Lois West
Popowcer Katten, Ltd.
35 East Wacker Drive, Suite 1550
Chicago, IL 60601-2207

CERTIFICATE OF SERVICE

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

District/Off: 0752-1
Case: 07-10645

User: amcc7
Form ID: pdf002

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Total Served: 50

Date Recd: Aug 22, 2008

The following entities were served by first class mail on Aug 24, 2008.

>db +Leslie C Low, 345 Calumet Blvd, Harvey, IL 60426-1203
>jdb +Linda L Low, 345 Calumet Blvd, Harvey, IL 60426-1203
>aty +Edwin L Feld, Feld & Korrub, LLC, 29 South LaSalle Street Suite 328, Chicago, IL 60603-1553
>tr +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S LaSalle Ste 3705, Chicago, IL 60603-4101

>11421632 +ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
(address filed with court: Alliant Credit Union, 11545 W. Touhy Ave, Amf Chare, IL 60666)

>11421634 +AT&T Universal, PO Box 6403, The Lakes, NV 88901-6403
>11421635 +AT&T Universal Master Card, PO Box 45166, Jacksonville, FL 32232-5166
>11421631 +Academy Collection Service, 10965 Decatur Rd, Philadelphia, PA 19154-3294
>11421633 +Arrow Financial, 21031 Network Place, Chicago, IL 60678-0001
>11421637 +Bank of America, PO Box 53139, Phoenix, AZ 85072-3139
>11421636 +Bank of America, 820 Silver Lake Rd, Dover, DE 19904-2464
>11421639 +CBUSA Sears, 8725 W Sahara Ave, The Lakes, NV 89163-0001
>11844154 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

>11421638 +Capital One, PO Box 85015, Richmond, VA 23285-5015
>11421641 +Chase, PO Box 15298, Wilmington, DE 19850-5298
>11421640 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
>11421642 +Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081-2822
>11421644 +Chase Cardmember Service, PO Box 100044, Kennesaw, GA 30156-9244
>11421643 +Chase Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
>11421645 +Citibank, Box 6000, The Lakes, NV 89163-0001
>11421646 +Citizens Financial Bank, 5311 Hohman Ave, Hammond, IN 46320-1809
>11421647 +Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
>11421648 +Cook County Treasurer, PO Box 4488, Carol Stream, IL 60197-4488
>11421649 +Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335
>11421650 +Delbert Barnett, 916 Sixth St, International Falls, MN 56649-2222
>11421652 +First USA Bank, 800 Brooks Edge Blvd, 21st Floor, Westerville, OH 43081-2822
>11421653 +Gregory Thompson, Shantz 2 East, 100 Freeman Drive, Saint Peter, MN 56082-3504
>11421654 +Hilco Receivables, One Northbrook Plaza, Suite 415, Northbrook, IL 60062
>11837525 +ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, Bankruptcy Section, 100 West Randolph Street Level 7-410, Chicago, Illinois 60601)

>11421656 +INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, Mail Stop 5010 CHI, 230 S Dearborn St, Chicago, IL 60604)

>11421655 +Illinois Dept of Revenue, PO Box 19084, Springfield, IL 62794-9084
>11421657 +James Thompson, 6201 Susie Rd, Amarillo, TX 79118-3097
>11421658 +Leading Edge Recovery, 8550 W Bryn Mawr, S-350, Chicago, IL 60631-3222
>11421660 +Michael Davis Weis, PO Box 1166, Northbrook, IL 60063-1166
>11421661 +Michael Fine, 131 S Dearborn, Floor 5, Chicago, IL 60603-5517
>11421662 +NAFIS, 165 Lawrence Bell Dr # 100, Williamsville, NY 14221-7896
>11421663 +NCO, 507 Prudential Road, Hershman, PA 19044-2368
>11421664 +Phillips and Cohen Assoc, 258 Chapman Rd, Suite 205, Newark, DE 19702-5446
>11421669 +Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
>12043647 +Portfolio Recovery Associates, LLC, c/o Mbn Ameri, POB 41067, NORFOLK VA 23541-1067
>11421666 +Redline Recovery Services, 2350 N Forest Road, Suite -31B, Getzville, NY 14068-1398
>11421668 +Sears CBSD, PO Box 6189, Sioux Falls, SD 57117-6189
>11421669 +Shermoen & Jaksa, PO Box 1072, International Falls, MN 56649-1072
>11421670 +UNV/Citi, PO Box 6241, Sioux Falls, SD 57117-6241
>11421671 +Wells Fargo Financial, 1240 Office Plaza Dr, West Des Moines, IA 50266-2300

The following entities were served by electronic transmission on Aug 23, 2008.

11421651 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 23 2008 05:01:48 Discover, PO Box 30395, Salt Lake City, UT 84130
11822873 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 23 2008 05:01:48
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
11421659 +E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
11952767 E-mail/Text: resurgentbknotifications@resurgent.com
LVNV Funding LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11421667 +E-mail/Text: resurgentbknotifications@resurgent.com
Resurgent Capital Services, 15 S Main Street #600, Greenville, SC 29601-2768
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11817016 Credit Line Recovery, PO Box 1166, Northbrook, IL
aty+ +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S LaSalle Ste 3705, Chicago, IL 60603-4101

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Recipients marked '>' were served on Aug 24, 2008.

Recipients marked '@' were served on Sep 04, 2008.

District/off: 0732-1
Case: 07-10645

User: amcc7
Form ID: pdf002

Page 2 of 2
Total Served: 50

Date Rcvd: Aug 22, 2008

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Spectyans, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notice only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2008

Signature: Joseph Spectyans